MONICA MI'CHELLE COMMUNICATIONS POLICY & TERMS/CONDITONS OF USE

PRIVACY POLICY

Monica Mi'Chelle Communications takes every precaution and strict security measures to ensure that all of our clients information is kept strictly confidential at all times and under any circumstances. We will never, under any circumstances, sell, share, nor give away any of our clients information for any reason to any third parties. Clients making purchases via the Monica Mi'Chelle Communications Websites utilizes Paypal ensuring that your confidentiality is never compromised. We never see our clients financial information, nor are we interested. As we continuously strive for ongoing customer satisfaction.

TERMS AND CONDITIONS OF USE POLICY

It is not the intent of *Monica Mi'Chelle Communications* to replace the opinions of Medical Professionals or otherwise in our service offerings. We provide Self-Development Consulting Services, Organizational Management Consulting Services, and Written Communications, with hopes that it can provide some relief, inspiration, motivation, personal and professional development and improvements in our clients lives.

Our Clients Accept and Agree to our services at their own risk with no promises and guarantees for any of our services;, however, we will provide our services to the best of our ability. By utilizing our websites and seeking the services of *Monica Mi'Chelle Communications and Dr. Monica Burns-Capers, Ph.D* you agree that it's at your own risk and you agree to not hold *Monica Mi'Chelle Communications, Dr. Monica Burns-Capers, Ph.D* or Any Representatives of *Monica Mi'Chelle Communications* Liable for any damages arising from the use of our websites or any of our written communications, training & development or consulting services.

Limit of Liability/Disclaimer of Warranty

While Monica Mi'Chelle Communications and its owner Dr. Monica Burns-Capers, Ph.D have used their best efforts in preparing the services and reading materials that we offer, we make no representations or warranties with respect to the accuracy or completeness of our consulting services, nor the contents of our reading materials, self-study courses, or any of our written communications, and specifically disclaim any implied warranties of merchantability or fitness for a particular purpose. No warranty may be created or extended by sales representatives or written sales materials. The advice and services contained herein may not be suitable for your situation. The owner, the company, nor its representatives are not engaged in rendering medical services or medical advice, or any other services pertaining to medical issues or otherwise, and you should consult a medical professional where appropriate. Monica Mi'Chelle Communications or Dr. Monica Burns-Capers, Ph.D does not in any of its services and written communications, makes no guarantees to the client of new jobs, new lives, new looks, all life problems resolved, easier lives, job interviews, more friends, new spouse/partner, or otherwise. We provide the information necessary for the purposes of improving our clients lives; however, it is up to the client to put the information to use and action in their daily lives. Neither the owner, nor the company, or its representatives shall be held liable for any loss of profit or any other commercial or personal damages, including but not limited to special, incidental, consequential, or other damages arising from any usage of our consulting services, training & development services or written communications.

PAYMENT POLICY

Professional Consulting and Writing Services (Businesses, Organizations, and Individual Clients)

The fees of *Monica Mi'Chelle Communications* and *Dr. Monica Burns-Capers, Ph.D* Writing Services varies, as every project and client is different. Clients **must** qualify for Consulting Sessions Prior To Receiving Them by completing our **Client Qualifying Questionnaire**. Before any Services can be performed and rendered, a non-refundable deposit is required, and the remainder of the fee is due upon acceptance of the project and signing of the Service Agreement.

We accept payments in the form of: Cashiers Checks, Business/Company Checks, Money Orders, and Paypal. **Personal Checks Are Not Accepted**. There will be a \$35.00 Return Check Charge on ALL Returned Checks.........No Exceptions! Clients Making Payments Via Our Websites Must Utilize Paypal Only.

CANCELLATION POLICY/REFUND POLICY

If In The Event A Client Cancels Their Consulting or Training & Development Services Three (3) Days Before The Scheduled Consulting Session, The Client Receives A Full Refund; However If the Client Cancels Services Three (3) Days After The Start Date of The Agreed Upon Services, A Refund Will Be Given Less The Non-Refundable Deposit....No Exceptions!

If A Client Cancels A Professional Writing Project After Actual Work and Research Has Started, No Deposit Will Be Refunded, As Our Time Is Valuable. However, If A Client Cancels and The Work Hasn't Yet Started, A Full Refund Will Be Given.

SCHEDULING POLICY FOR CONSULTING SERVICES

Businesses/Organizations/Groups

Monica Mi'Chelle Communications and Dr. Monica Burns-Capers, Ph.D offers Organizational Management Training & Development Seminars, Classes, and Consulting Services To Businesses, Organizations, and Groups who seek to improve communications within their companies. We facilitate these sessions at the clients place of business and provide all Training & Development and Reference Materials. These Sessions are scheduled Monday-Friday from 10:00AM-12:00PM and 2:00PM-4:00PM.

Individual Sessions

Monica Mi'Chelle Communications and Dr. Monica Burns-Capers, Ph.D offers Individual One-on-One Self-Development Consulting Services Online and Entirely Via Email Only. These services are scheduled according to availability only.

TERMINATION POLICY

Monica Mi'Chelle Communications, Dr. Monica Burns-Capers, Ph.D, or Any Representatives of Monica Mi'Chelle Communications Deserves The Right, Will Refuse Any and All Projects and/or Services, and Will Discontinue & Terminate Any & All Projects and/or Services Deemed Hostile and Unprofessional Behavior From The Client; and With The Understanding From The Client That No Refund Will Be Given For Services Already Rendered by Monica Mi'Chelle Communications, Dr. Monica Burns-Capers, Ph. D, or Any Representatives of Monica Mi'Chelle Communications Prior To Cancellation or Discontinuation of The Project and/or Services by the Service Provider (Monica Mi'Chelle Communications).

If During A Consulting Session or Seminar, *Monica Mi'Chelle Communications* or Any of It's Representatives, Feels That The Client (Individual or Business/Organization) Is Resistant To Receiving The Services, Displaying Foul & Rude Behavior, Harassment of Any Form, Disrespectful Behavior, and Any Other Negative Type of Bebehavior Deemed Unprofessional, The Sessions Will Be Immediately Discontinued & Terminated, and No Refunds Will Be Given At All!

NOTE:

All Transactions (*Personal and Financial*) submitted via the *Monica Mi'Chelle Communications Websites*, are Encrypted and Our Server Is Always Highly Secured with SSL (Secure Socket Layer) with Encryption Software to ensure the peace of mind of our clients/customers. All Financial Information submitted via our website is never viewed by *Monica Mi'Chelle Communications* for any reason; as it is confidentially submitted to Paypal. *Dr. Monica Burns-Capers, Ph.D., Monica Mi'Chelle Communications* or Any of It's Representatives Reserves the Right To Change The Policies, Procedures, Prices, Rates, and Fees On Our Website and In The Terms & Conditions Policy At Anytime, At Her Own Discretion, Without Prior Notice.

Rates and Fees For All Services Will Be Discussed During Client Contact & Agreement of Services.